

GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

Agriculture – WBCIS – Notification of Coriander Crop under Weather Based Crop Insurance Scheme on pilot basis during Rabi 2009-10 season in Adilabad, Kadapa, Kurnool and Prakasam Districts – Orders – Issued.

AGRICULTURE & CO-OPERATION (FP.II.1) DEPARTMENT

G.O.Rt.No. 1526

Dated: 21.12.2009.

Read:

From the Commissioner & Director of Agriculture, A.P., Hyderabad,
Letter No.Crop.Ins.(2) 386/2009, dated : 16.12.2009.

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ORDER:

The following Notification shall be published in the A.P.State Gazette:

NOTIFICATION

The Government of Andhra Pradesh hereby notify the Coriander Crop in Adilabad, Kadapa, Kurnool and Prakasam Districts for implementation under Weather Based Crop Insurance Scheme (WBCIS) on pilot basis during Rabi 2009-10 season. The main features and operational modalities of the Scheme along with Annexures I to II D are appended to this Order.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

**RACHEL CHATTERJEE,
SPECIAL CHIEF SECRETARY TO GOVERNMENT.**

To

The Commissioner of Printing & Stationery (Printing Wing),
Chanchalguda, Hyderabad (w.e.), with a request to publish the Notification in the
A.P. Extraordinary Gazette and supply 100 copies of the same.

The Commissioner & Director of Agriculture, A.P., Hyderabad (w.e.).

The Chief Regional Manager, Agriculture Insurance Company of India, Hyderabad (w.e.).

Copy to :

P.S. to Minister for Agriculture (w.e.).

P.S. to Spl. Chief Secretary to Government, Agriculture Department (w.e.).

Sf/Sc.

// FORWARDED :: BY ORDER //

SECTION OFFICER

**FEATURES/OPERATIONAL MODALITIES OF THE WBCIS NOTIFYING
CORIANDER CROP ON PILOT BASIS.**

“The **Coriander crop** for the following districts viz., **Adilabad, Kadapa, Kurnool and Prakasam** are notified under “Weather Based Crop Insurance Scheme” on pilot basis during Rabi 2009-10 season”

The main features / Operational modalities of the WBCIS on pilot basis are that:

1. CROP NOTIFIED:

The crop selected is Coriander under WBCIS for selected Mandals of (RUA) in four districts

2.REFERENCE WEATHER STATION:

List of Reference Unit areas (RUA)/ Mandals notified along with a list of corresponding Reference Weather Stations (RWS) and Back up Weather Stations (BWS) is at Annexure - I

3.AREA APPROACH:

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the geographical areas situated around the reference weather stations, which is deemed to be reflective of the reference weather stations for weather data. To the extent feasible, such reference Unit –Area shall be restricted to 15-25km radius around the reference weather station in case of un seasonal Rainfall, Low night temperature and Disease Conducive Day (DCD).

4.FARMERS ELIGIBLE FOR COVERAGE:

All the farmers (including sharecroppers and tenant farmers) growing the notified crop i.e., Coriander in any of the reference unit areas shall be eligible for coverage.

The scheme shall be:

Compulsory: For all Loanee Farmers i.e. those who have sanctioned Credit Limit from Financial Institutions (Co.op Banks, Commercial Banks, RRB's etc.) for the notified crop in a Reference Unit Area.

Voluntary: For Non-Loanee Farmers i.e those who do not have Sanctioned Credit Limit from Financial Institutions for the Notified crop in a Reference Unit Area.

5.PERILS COVERED:

Following are the weather perils, which are deemed to cause “Adverse Weather Incidence”, leading to crop loss, shall be covered under the Scheme:

- (i) Disease Conducive Weather (DCD) (ii) Low Night Temperature (Adilabad only) (iii) Un seasonal Rainfall / Excess Rainfall

6.RISK PERIOD:

Risk period commences from **25th December 2009** for Adilabad, Kadapa and Kurnool districts and **1st January 2010** for Prakasam district.

7.RISK ACCEPTANCE PERIOD:

From the date of notification till **24th December, 2009** for Adilabad, Kadapa, Kurnool districts and **31st December 2009** for Prakasam district.

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8. SEASONALITY DISCIPLINE:

SL No	ACTIVITY	FOR LOANEE FARMERS	FOR NON-LOANEE FARMERS
1	Cut off date for risk coverage	Having availed the loan / Sanctioned Credit Limit by 24th December, 2009 for Adilabad, KADAPA and Kurnool districts and 31st December, 2009 for Prakasam district	Submission of proposals on or before 24th December, 2009 for Adilabad, KADAPA and Kurnool districts and 31st December, 2009 for Prakasam district
2	Submission of Declaration by Nodal Banks/other notified Depts. to Agriculture Insurance Company of India Ltd	On or before 24th January, 2009 for Adilabad, KADAPA and Kurnool districts and 31st January, 2009 for Prakasam district	On or before 8th January, 2009 for Adilabad, KADAPA and Kurnool districts and 15th January, 2009 for Prakasam district

9. COVERAGE PROCEDURE:

- Insurance Coverage of Loanee Farmers shall be through the existing network of Financial Institutions at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS).
- Insurance coverage of Non-loanee Farmers shall be through the existing network of Financial Institutions at the grass-root level; Dept. of Agriculture /Horticulture, the Insurance Intermediaries and Authorised Representative of Agriculture Insurance Company.
- Nodal Bank Branches shall be paid by Agriculture Insurance Company of India a service charge of 5% on the actuarial premium amount remitted by them, being in the nature of sharing the incidental management expenses incurred by them for servicing the scheme.
- Operational modalities to the Financial Institutions, Insurance Intermediaries etc., would be communicated by Agriculture Insurance Company of India.
- The assessment of compensation shall be made on Reference Unit Area basis, but not on Individual basis.

10. SUM INSURED:

Sum Insured is equivalent to the total cost of cultivation i.e Rs.10000 per hectare or Rs.4000/acre in respect of Coriander crop for the four districts.

11. PREMIUM CONTRIBUTIONS & SUBSIDY:

Premium sharing and subsidy of the full premium: Of the Full premium, only a part i.e., 5.55 % (Adilabad & Prakasam) and 5.30 % (Kadapa & Kurnool) of the premium rate shall be payable by the insuring cultivators and the balance shall be borne by the Central Government and State Government equally as per the table and paid up-front to Agriculture Insurance Company of India as Premium Subsidy. It is clarified that as far as Agriculture Insurance Company of India is concerned, risk incepts only upon receiving the **Full premium**.

TABLE SHOWING PREMIUM SHARING PER ACRE							
District	Sum Insured per acre (Rs./-)	Premium Rs./-	Service Tax Rs./-	Total Premium Rs./-	Subsidy from State Govt. Rs./-	Subsidy from Govt. of India Rs./-	Farmers Contribution Rs./-
Adilabad	4000	400	42	442	111	111	220
Prakasam	4000	400	42	442	111	111	220
Kadapa	4000	384	40	424	106	106	212
Kurnool	4000	384	40	424	106	106	212

When the acreage expressed in hectares the conversion shall be adopted

12. COMPENSATION PAY- OUT:

Pay out computation shall be based on the notified weather parameters and the details of triggers are specified in the term sheet. Compensation pay out within 45 days from the end of contract period subject to receipt of weather data in time.

TRIGGER WEATHER: Trigger Weather is pre- defined and being notified as per annexure II-A, II-B, II-C & II-D with reference to the weather parameters and Reference Unit Area as detailed above for the Coriander crop and has been fixed so keeping in mind the the broad Disease Conduive Weather (DCD), Un-Seasonal Rainfall & Low Night Temperature (only for Adilabad) for the above districts.

13. SUBMISSION & STORING OF WEATHER DATA:

Weather data shall be provided by Automatic Weather Station set up by Andhra Pradesh State Disaster Mitigation Society of Planning Department of Government of Andhra Pradesh to Agriculture Insurance Company on day day to day basis for the season.

REFERENCE WEATHER STATION:

This refers to the Automatic Weather Station operating for the particular Reference Unit Area (as detailed Annexure - I) operating for the relevant Reference Unit Area for generating the Weather data during the current season based on which payouts are processed.

BACK-UP WEATHER STATION:

It is a substitute Weather Station to be used only in case the weather data from Reference Weather Station for the current season is unavailable for any reason. Names of both Reference and Back-up Weather Stations are detailed in Annexure - I

14. PAY- OUT DISBURSEMENT:

- (a) Pay- outs shall normally be made by Agriculture Insurance Company of India to the Nodal Banks within 45 days of closing of insurance period subject to receipt of the necessary actual weather data.
- (b) The Pay- out procedure shall be automatic; and payouts shall be automatically computed by Agriculture Insurance Company of India on the basis of Actual Weather data received and the Pay-out shall be automatically credited to the Insured's Bank Account.

15. ADMINISTRATION OF THE SCHEME:

The scheme shall be administered by Agriculture Insurance Company of India subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/ Govt. Departments/ Committees as laid down in the Scheme Document and its Operational Modalities issued by the Government of India in the reference

16. PUBLICITY & AWARENESS:

Department of Agriculture / Horticulture shall take up wide publicity and awareness camps in coordination with Agriculture Insurance Company to popularize the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

17. TERM SHEET:

The term sheet (Annexure – II-A, II-B, II-C & II-D) contains details of triggers for Disease Conduive Day, Un-Seasonal Rainfall (Adilabad, KADAPA, Kurnool & Prakasam districts) and Low Night Temperature (Adilabad only)

**RACHEL CHATTERJEE,
SPECIAL CHIEF SECRETARY TO GOVERNMENT**

Annexure – I

Pilot WBCIS for Coriander in Adilabad Dist, Rabi, 2009-10 season – RWS & BWS			
S.No	Reference Unit Area (RUA)	Location of RWS of APSDMS	Location of BWS of APSDMS/ AP State Govt. Rain Gauges/ IMD weather station
1	Boath	Boath	Boath (AP state Govt. Rain gauge st) Adilabad (IMD weather station)

Pilot WBCIS for Coriander in Kadapa Dist, Rabi, 2009-10 season – RWS & BWS			
S.No	Reference Unit Area (RUA)	Location of RWS of APSDMS	Location of BWS of APSDMS/ AP State Govt. Rain Gauge stn
1	Kondapuram	Kondapuram	Jamalamadugu
2	Simhadripuram	Balapanur	Kondapuram
3	Jamalamadugu	Jamalamadugu	Kondapuram
4	Vemula	Vemula	Thondur
5	Veerapanayunipalli	Veerapanuyunipalli	Vemula
6	Thondur	Thondur	Simhadripuram

Pilot WBCIS for Coriander in Kurnool Dist, Rabi, 2009-10 season – RWS & BWS			
S.No	Reference Unit Area (RUA)	Location of RWS of APSDMS	Location of BWS of APSDMS/ AP State Govt. Rain Gauge stn
1	Alur	Alur	Aspari
2	Kodumur	Kodumur	Gudur
3	Madikera	Madikera	Alur
4	Aspari	Aspari	Alur
5	Koilkuntla	Koilkuntla	Banaganapalle

Pilot WBCIS for Coriander in Prakasam Dist, Rabi, 2009-10 season – RWS & BWS			
S.No	Reference Unit Area (RUA)	Location of RWS of APSDMS	Location of BWS of APSDMS/ AP State Govt. Rain Gauge stn
1	Ongole	Ongole	Kothapatnam
2	Tangutur	Tangutur	Kothapatnam
3	Kothapatnam	Kothapatnam	Tangutur

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Annexure – II A

Term sheet

WEATHER INSURANCE (RABI) 2009-10 – ANDHRA PRADESH

District: **Adilabad**
Crop: **Coriander**

Cover –I: DISEASE CONDUSIVE WEATHER

Objective: To protect against the possible yield loss due to weather conditions condusive to occurrence of diseases

Disease Condusive Day (DCD): The average of Relative Humidity (RH) recorded at 08.30 and 17.30 hrs on a day is more than 65% and the max.Temp on that day exceeds the phase wise trigger as given below during the cover period (**Single event**).

Cover period: 25- Dec To 14- Feb

	Phase I	Phase II
Index	25 Dec – 15 Jan-10	16 Jan – 14 Feb
Trigger Temp. > (° C)	32	34
Exit Temperature (° C)	40	42
Payout (Rs./° C)	375.00	
Maximum pay out /ha (Rs)	3000/-	

Cover- II: LOW NIGHT TEMPERATURE (° C)

Cover Period : 25-Dec To 14-Feb
Coverage : Minimum of daily Minimum Temperature over the period following below the strike (**Single event**)

Strike (° C)	7
Exit (° C)	3
Payout (Rs./° C)	750.00
Mmaximum Payout /ha (Rs.)	3000

Cover – III : UN – SEASONAL RAINFALL / EXCESS RAINFALL (mm)

Index : Maximum Rainfall on a single day (**multiple events**)
Cover period : 25-Jan To 28- Feb-10

Trigger (mm)	10
Exit (mm)	50
Payout (Rs./mm)	100
Maximum payout /ha (Rs.)	4000/-
Total payout /ha (Rs.)	10000/-

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Annexure – II B

Term sheet

WEATHER INSURANCE (RABI) 2009-10 – ANDHRA PRADESH

District: Kadapa
Crop: Coriander

Cover –I: DISEASE CONDUSIVE WEATHER

Objective: To protect against the possible yield loss due to weather conditions condusive to occurrence of diseases

Disease Condusive Day (DCD): The average of Relative Humidity (RH) recorded at 08.30 and 17.30 hrs on a day is more than 70% and the max.Temp on that day exceeds the phase wise trigger as given below during the cover period (**Single event**).

Cover period: 25- Dec To 14- Feb

	Phase I	Phase II
Index	25 Dec – 15 Jan-10	16 Jan – 14 Feb
Trigger Temp. > (° C)	32	34
Exit Temperature (° C)	38	40
Payout (Rs./° C)	833.33	
Maximum payout /ha (Rs)	5000-/-	

Cover – II: UN – SEASONAL RAINFALL / EXCESS RAINFALL (mm)

Index : Maximum Rainfall on a single day (**multiple events**)

Cover period : 25-Jan -10 To 28- Feb-10

Trigger (mm)	5
Exit (mm)	40
Payout (Rs./mm)	142.86
Maximum payout /ha (Rs.)	5000-/-
Total Payout /ha (Rs.)	10000-/-

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Annexure – II C

Term sheet

WEATHER INSURANCE (RABI) 2009-10 – ANDHRA PRADESH

District: Kurnool
Crop: Coriander

Cover –I: DISEASE CONDUSIVE WEATHER

Objective: To protect against the possible yield loss due to weather conditions condusive to occurrence of diseases

Disease Condusive Day (DCD): The average of Relative Humidity (RH) recorded at 08.30 and 17.30 hrs on a day is more than 65% and the max.Temp on that day exceeds the phase wise trigger as given below during the cover period (**Single event**).

Cover period: 25- Dec To 14- Feb

	Phase I	Phase II
Index	25 Dec – 15 Jan-10	16 Jan – 14 Feb
Trigger Temp. > (° C)	32	34
Exit Temperature (° C)	38	40
Payout (Rs./° C)	833.33	
Maximum payout /ha (Rs)	5000-/-	

Cover – II : UN – SEASONAL RAINFALL / EXCESS RAINFALL (mm)

Index : Maximum Rainfall on a single day (**multiple events**)
Cover period : 25-Jan -10 To 28- Feb-10
Trigger (mm) : 6
Exit (mm) : 40
Payout (Rs./mm) : 147.06
Maximum payout /ha (Rs.) : 5000-/-
Total Payout /ha (Rs.) : 10000-/-

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Annexure – II D

Term sheet

WEATHER INSURANCE (RABI) 2009-10 – ANDHRA PRADESH

District: **Prakasam**

Crop: **Coriander**

Cover –I: DISEASE CONDUSIVE WEATHER

Objective: To protect against the possible yield loss due to weather conditions condusive to occurrence of diseases

Disease Condusive Day (DCD): The average of Relative Humidity (RH) recorded at 08.30 and 17.30 hrs on a day is more than 75% and the max.Temp on that day exceeds the phase wise trigger as given below during the cover period (**Single event**).

Cover period: 1-Jan To 28-Feb

	Phase I	Phase II
Index	1-Jan – 31- Jan-10	1-Feb – 28 Feb
Trigger Temp. > (° C)	34	36
Exit Temperature (° C)	40	42
Payout (Rs./° C)	833.33	
Maximum payout /ha (Rs)	5000-/-	

Cover – II : UN – SEASONAL RAINFALL / EXCESS RAINFALL (mm)

Index : Maximum Rainfall on a single day (**multiple events**)

Cover period : 1-Feb -10 To 15- Mar -10

Trigger (mm) : 10

Exit (mm) : 40

Payout (Rs./mm) : 166.67

Maximum payout /ha (Rs.) : 5000-/-

Total Payout /ha (Rs.) : 10000-/-

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